

<i>SERFF Tracking Number:</i>	<i>UHLC-126407670</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>44256</i>
<i>Company Tracking Number:</i>	<i>LA25036S1</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>MIPPA -NMT65/LA25036S1</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Medicare Supplement

SERFF Tr Num: UHLC-126407670 State: Arkansas

TOI: MS08G Group Medicare Supplement -
Standard Plans 2010

SERFF Status: Closed-Filed-
Closed

State Tr Num: 44256

Sub-TOI: MS08G.001 Plan A 2010

Co Tr Num: LA25036S1

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Tammy Frederick

Disposition Date: 01/05/2010

Date Submitted: 12/04/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: MIPPA -NMT65

Project Number: LA25036S1

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2010

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Created By: Tammy Frederick

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tammy Frederick

Filing Description:

UnitedHealthcare Insurance Company

NAIC No. 0707-79413

Group Accident and Health Insurance

Enclosed for your information and review are proof copies of advertising material for use in connection with the AARP group health insurance program. This advertising is new and does not replace material previously approved by the Department.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1,

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Plans 2010
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Project Name/Number: MIPPA -NMT65/LA25036S1

as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR and GU25003AR, which were approved by the Department on 11/3/09 under the Department's Tracking number: 43646.

List of Enclosures
Medicare Supplement
MIPPA NMT65

LA25036S1 - Letter
BA25030S1 - Brochure

Approved 11/5/09 under St. Tr # 43459:

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
Medicare Select Plan of Operation: PO3

Approved 11/13/09 under St. Tr. # 43696:

Enrollment Applications: M75146IMMMAR01 01B, et al

Approved 11/3/09 under St. Tr. # 43646:

Wrap – BA25014AR

SERFF Tracking Number: UHLC-126407670 State: Arkansas
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 Plans 2010
 Product Name: Medicare Supplement
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Guide – GU25003AR

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Life and Health
PO Box 150450	Group Name:	State ID Number:
Hartford, CT 06115-0450	FEIN Number: 36-2739571	
(860) 702-5000 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 2 forms, 25.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	12/04/2009	32472209

SERFF Tracking Number: UHLC-126407670 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 44256
Company Tracking Number: LA25036S1
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Medicare Supplement
Project Name/Number: MIPPA -NMT65/LA25036S1

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/05/2010	01/05/2010

SERFF Tracking Number:	UHLC-126407670	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	44256
Company Tracking Number:	LA25036S1		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010 Plans 2010
Product Name:	Medicare Supplement		
Project Name/Number:	MIPPA -NMT65/LA25036S1		

Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UHLC-126407670</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes

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Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44256

Company Tracking Number: LA25036S1

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Medicare Supplement

Project Name/Number: MIPPA -NMT65/LA25036S1

Form Schedule

Lead Form Number: LA25036S1

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/05/2010	LA25036S1	Advertising Letter		Initial		45.000	LA25036S1.pdf
Filed-Closed 01/05/2010	BA25030S1	Advertising Letter		Initial		45.000	BA25030S1.pdf

UnitedHealthcare Insurance Company
P.O. Box 1017
Montgomeryville, PA 18936

**For your earliest effective
date, please respond by <XX/XX/XX>.**

XXXXXXXXXXXXXXXXXXXXXXXXXXXX
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Dear XXXXXXXX X. XXXXXX,

Millions of AARP members¹ rely on the supplemental protection of an AARP Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare) — and now that you're turning 65, you can, too. These plans help pay some of the health care costs Medicare doesn't.

Just one stay in the hospital could be costly,² and with Medicare alone, this could mean more money out of your own pocket. So it's important to know a Medicare supplement plan is there for you when your Medicare insurance begins. You are guaranteed acceptance into all plans for six months after your enrollment in Medicare Part B at age 65 or older, with no health questions to answer. If you enroll within six months after your 65th birthday, you'll be eligible for benefits for covered hospital stays and medical care, regardless of pre-existing conditions.³

Expect added value as an insured member.

You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer (EFT) — an easy payment option. In addition, you can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.

You have the freedom to choose any doctor or hospital that accepts Medicare patients.

A Medicare supplement plan lets you choose your doctor or hospital as long as they accept Medicare. And UnitedHealthcare makes a range of Medicare supplement plans available. Not every insurance company does. Plans A, C, and F are highlighted for your review.

(over, please)

As you take the time to review the *Outline of Medicare Supplement Coverage*, you'll find an AARP Medicare Supplement Plan with the coverage and benefits most important to you.

Special savings and services when you become an insured member.*

You can receive access to these great services at no additional cost to you.

- **Save on eye care and eyewear with your plan.** You'll enjoy savings on eye care and eyewear, and receive a personalized eye care experience. There are thousands of providers, including LensCrafters®, participating Pearle Vision® locations, Sears Optical®, Target Optical®, and JCPenney Optical®, as well as many independent providers.
- **Your plan also gives you savings on prescription drugs.** You'll receive access to an easy-to-use option for saving on your prescription drug purchases. A prescription discount card offers savings on all FDA-approved prescription medications and is especially helpful if you do not have prescription insurance. There are thousands of participating pharmacies nationwide, as well as a convenient mail-order service — plus, all your prescriptions purchased at participating pharmacies and through mail-order service will be monitored for potential drug interactions. *This discount program is not intended to be the same as Medicare Part D insurance coverage.*
- **As a member, receive 24-hour medical advice.** Making well-informed decisions about your health is now easier than ever. Call the Nurse HealthLine toll-free to speak directly with a caring registered nurse about your health concerns — you can call anytime, day or night, as often as you like. You can also listen to any of the Health Information Library's recorded messages on more than 1,100 health and wellness topics.

***These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.**

Sign up today.

To enroll in AARP Medicare Supplement Insurance, you need to be an AARP member. See the enclosed *Benefits of AARP Membership* brochure — it includes details on AARP membership and the many benefits that come with it. Plus, it also contains an AARP Membership Form.

Return both your AARP Medicare Supplement Plan Enrollment Form and AARP Membership Form together, along with your first month's payment for your insurance coverage and your AARP membership dues. A pre-addressed envelope is provided for your convenience.

Shortly thereafter, you will receive a Certificate of Insurance. Your insurance becomes effective on the first day of the month following receipt of your Enrollment Form and first payment for your insurance coverage and membership dues, but no sooner than the first of your 65th birth month.

You're under no obligation for 30 days.

You'll have 30 days to review your AARP Medicare Supplement Insurance information in the privacy of your own home — so you can take your time to decide if this insurance is right for you. If you find you are not satisfied with your insurance, you may return the Certificate to UnitedHealthcare Insurance Company within 30 days and it will be treated as if it had never been issued. However, your AARP membership will continue to be active.

Questions? Call 1-866-296-2549.

If you have any questions about these plans, please call toll-free **1-866-296-2549**, Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET (TTY: 711). Or you can visit **www.aarphealthcare.com**.

Enroll now and become an insured member.

Join the millions¹ who rely on AARP Medicare Supplement Plans. Remember, if you enroll, you can take advantage of your benefits for covered hospital stays and medical care, regardless of pre-existing conditions.

Sincerely,

A handwritten signature in blue ink that reads "Susan Morisato". The signature is fluid and cursive, with the first name "Susan" and last name "Morisato" clearly distinguishable.

Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

P.S. As you know, Medicare does not cover all your health care expenses. Experience the freedom and flexibility that can come from a Medicare supplement plan. Enroll now to be sure your Medicare supplement insurance coverage is in place when your Medicare coverage begins.

(over, please)

¹Based on <2008> internal company data. www.aarphealthcare.com/statistics

²AHA Hospital Statistics © 2008 Health Forum, LLC, an affiliate of the American Hospital Association. Data is from 2006 AHA Annual Survey.

³Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

Plans insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA-approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time. All decisions about prescription medications are between you and your doctor or other health care provider.

EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members.

Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license.

OptumHealth is the provider of Nurse HealthLine. OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time. All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

This is a solicitation of insurance. An agent may contact you.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the web at www.aarphealthcare.com/learn.

Visit www.aarphealthcare.com
AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

Plans insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time. All decisions about prescription medications are between you and your doctor or other health care provider. Walgreens provides the AARP *Health Essentials* catalog and web site contracts with third-party vendors to provide related services. AARP does not endorse or recommend specific products.

EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members.

Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license.

This is a solicitation of insurance. An agent may contact you.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the web at www.aarphealthcare.com/learn.

Turning 65?

An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, helps pay some of what Medicare doesn't.



Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**



Why do I need it?

Medicare doesn't pay all your health care expenses.

The truth is Medicare covers only about 80% of your Medicare Part B expenses. That's why you need a Medicare supplement insurance plan. It can help pay some of the remaining 20% you'd have to pay out-of-pocket. Some plans even help with Medicare deductibles.

What are the plan features?

All Medicare supplement plans give you the freedom to choose your own doctor, hospital, and health care facility that accept Medicare patients. You can also see specialists without referrals. And you get these same plan features no matter where you travel in the U.S.

Just how will I benefit from having this extra coverage?

Medicare supplement insurance can make a big difference by helping you with some of the out-of-pocket costs associated with a hospital stay or recovery process. And depending on the supplemental plan you choose, you can have access to benefits for covered skilled nursing facility stays, 365 days of extended hospitalization, and covered emergency care received outside of the U.S.

Medicare covers only about 80% of Part B medical costs.

An AARP Medicare Supplement Plan can help you pay some of the rest.

Enroll now
for the earliest
effective date.



Why AARP Medicare Supplement Plans?

Choose from a range of plans to find one that fits your needs and budget.

All AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), provide basic benefits toward your Medicare Part A and Part B co-insurance. Depending on your needs, you can choose which plan will be best for you. See the enclosed materials for more details.

What kind of service can I expect?

UnitedHealthcare customer service is highly rated — with a [94]% customer satisfaction rating. You'll get the answers you need — [99.8]% of all questions are answered in one phone call. And claims are processed quickly — [99.2]% within ten business days.¹

What about the rates?

All of the AARP Medicare Supplement Plans are competitively priced. You'll never be singled out for a rate increase. Your rate won't increase based solely on a change in your health.

Why should I enroll at age 65?

You'll be eligible for benefits as soon as your plan goes into effect.

Enrollment within six months after turning age 65 ensures your eligibility for benefits for covered hospital stays and medical care, regardless of pre-existing conditions.² A pre-existing condition is any injury, sickness, or other condition for which you received medical advice or treatment during the three months prior to the plan's effective date. And remember, if you enroll today, you'll be sure your Medicare supplement plan is in place when your Medicare benefits start.

As with all Medicare supplement plans, your acceptance in an AARP Medicare Supplement Insurance Plan is 100% guaranteed if you enroll within six months after turning age 65 and enrolling in Medicare Part B.

¹Based on <2008> internal company data.

²Eligibility period is within six months after you turn 65 and enroll in Medicare Part B.



What else do I get?

Expect added value.

When you enroll in an AARP Medicare Supplement Insurance Plan, you're entitled to additional discounts.³ You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.⁴ You can also save up to \$24 a year off your total household premium with Electronic Funds Transfer. Plus, you'll save on stamps and checks because your monthly premiums are automatically deducted from your bank account.

You can save on vitamins and supplements, over-the-counter medications, personal care products, and more when you order through a *Health Essentials* catalog — it's free upon request!

Save on prescriptions, eye care, and eyewear with your plan.³

As an insured member, you'll receive a discount card entitling you to save on prescription medications at thousands of participating retail pharmacies nationwide. *This discount program is not intended to be the same as Medicare Part D insurance coverage.*

Save on eyewear, including bifocals, trifocals, lens options, frames, and up to 20% on contact lenses. You'll pay only \$40 for a routine eye exam. Simply show your card at any LensCrafters®, participating Pearle Vision®, Sears Optical®, Target Optical®, and JCPenney® Optical locations, or at one of thousands of independent Doctors of Optometry.

As an insured member, receive 24-hour medical advice.³

If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or access any of the Health Information Library's 1,100 recorded messages on health and wellness topics.

³These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.

⁴The 5% discount does not apply to the Personal Health Insurance Plan, insured by UnitedHealthcare Insurance Company.

**Don't wait. Enroll today
for the earliest effective date.**

Or, if you still have questions, call

1-866-296-2549

TTY: 711

or visit www.aarphealthcare.com.